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NOV 04 2020

ALEXANDRIA DIVISION
US BANKRUPTCY COURT

CHAPTER 7

ADVERSARY PROCEEDING # 20-01067-KHK

JUDGE KLINETTE H. KINDRED

I, ROY JOSEPH + GARY L JOSEPH BOTH

DISAGREE AND ARE CONTESTING THIS COMPLAINT

MADE BY KEVIN R MCCARTHY. GARY L JOSEPH HAS

NOT RECEIVED ANY FORM OF THIS COMPLAINT. I

ROY JOSEPH AM ASKING THAT IT BE DISMISSED AT

THIS TIME! \$/WE OWE MR. MCCARTHY NOTHING

AND ASKING IT BE DISMISSED DUE TO COVID19.

I AM ASKING FOR FAIR AND AMPLE TIME TO

UNDERSTAND THIS MATTER WHEN THINGS/LIFE IS

BETTER NO PANDEMIC. I AS HAVE MILLIONS OF PEOPLE

HAVE BEEN SEVERLY AFFECTED BY PANDEMIC, OUR HOME

HAS BEEN IN FAMILY OVER 30YRS. WILLIAM JOSEPH ~~WILLIAM~~

INTENTIONALLY RAN UP BILLS AND CREDIT CARDS WITH

NO INTENTION ON PAYING, ALL WHILE EMPLOYED FULL-TIME

I HAVE EVIDENCE MR MCCARTHY'S ~~WILLIAM~~ HARASSED &

THREATEN ME WITH COURT THRU THIS ENTIRE EPIDEMIC

CAUSING MAJOR STRESS. PLEASE DISMISS COMPLAINT

AT THIS TIME

THANK YOU

ROY JOSEPH